

Table I.F.1(2002) Percent of private-sector employees enrolled in a health insurance plan that had a deductible by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	47.6%	56.2%	53.4%	54.2%	55.9%	41.2%	54.2%	46.0%
Industry group **								
Agric., fish., forest.	59.7%	.	.	.	.	.	65.0%	56.3%
Mining and manufacturing	50.1%	.	.	.	.	.	56.2%	49.3%
Construction	57.1%	.	.	.	.	.	54.2%	61.0%
Utilities and transp.	52.6%	.	.	.	.	.	60.7%	51.5%
Wholesale trade	49.2%	.	.	.	.	.	52.3%	48.1%
Fin. svcs. and real estate	42.3%	.	.	.	.	.	57.1%	40.3%
Retail trade	51.7%	.	.	.	.	.	57.8%	49.7%
Professional services	43.4%	.	.	.	.	.	51.6%	41.4%
Other services	47.9%	.	.	.	.	.	50.9%	47.1%
Ownership								
For profit, incorporated	49.0%	.	.	.	.	.	54.2%	47.7%
For profit, unincorporated	53.8%	.	.	.	.	.	60.2%	50.0%
Nonprofit	41.4%	.	.	.	.	.	47.0%	40.3%
Unknown	36.5%	.	.	.	.	.	73.7%	36.1%
Age of firm								
Less than 5 years	52.2%	.	.	.	.	.	51.7%	52.7%
5-9 years	47.1%	.	.	.	.	.	51.9%	43.2%
10-19 years	54.5%	.	.	.	.	.	52.2%	56.4%
20 or more years	51.9%	.	.	.	.	.	56.1%	50.9%
Unknown	35.0%	.	.	.	.	.	93.7%	34.9%
Multi/single status								
2 or more locations	45.5%	.	.	.	.	.	60.7%	45.1%
1 location only	52.1%	.	.	.	.	.	53.5%	50.3%
Percent full-time employees								
Less than 25%	56.0%	.	.	.	.	.	53.2%	56.7%
25-49 %	51.1%	.	.	.	.	.	55.2%	50.2%
50-74 %	46.7%	.	.	.	.	.	51.8%	45.2%
75% or more	47.4%	.	.	.	.	.	54.5%	45.7%
Union presence								
No union employees	49.1%	.	.	.	.	.	54.5%	47.3%
Has union employees	43.6%	.	.	.	.	.	49.6%	43.2%
Unknown	43.0%	.	.	.	.	.	54.3%	42.7%
Percent low wage employees **								
50% or more low wage	55.4%	.	.	.	.	.	55.2%	55.5%
Less than 50% low wage	52.7%	.	.	.	.	.	54.0%	52.1%
Unknown	37.5%	.	.	.	.	.	55.4%	37.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.F.1(2002) Standard error for percent of private-sector employees enrolled in a health insurance plan that had a deductible by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.68%	1.33%	0.94%	1.17%	1.11%	0.86%	0.71%	0.82%
Industry group **								
Agric., fish., forest.	5.39%	.	.	.	.	.	5.79%	9.14%
Mining and manufacturing	1.92%	.	.	.	.	.	3.34%	1.92%
Construction	2.49%	.	.	.	.	.	2.90%	4.08%
Utilities and transp.	3.00%	.	.	.	.	.	2.79%	3.36%
Wholesale trade	2.63%	.	.	.	.	.	2.90%	3.68%
Fin. svcs. and real estate	2.25%	.	.	.	.	.	2.39%	2.54%
Retail trade	1.62%	.	.	.	.	.	2.15%	1.95%
Professional services	1.85%	.	.	.	.	.	1.99%	1.94%
Other services	1.46%	.	.	.	.	.	2.11%	2.00%
Ownership								
For profit, incorporated	1.16%	.	.	.	.	.	0.77%	1.30%
For profit, unincorporated	2.64%	.	.	.	.	.	1.52%	4.48%
Nonprofit	1.55%	.	.	.	.	.	2.84%	1.76%
Unknown	3.04%	.	.	.	.	.	16.83%	3.10%
Age of firm								
Less than 5 years	1.89%	.	.	.	.	.	2.76%	4.60%
5-9 years	3.79%	.	.	.	.	.	2.09%	5.42%
10-19 years	1.79%	.	.	.	.	.	2.09%	2.36%
20 or more years	0.84%	.	.	.	.	.	0.81%	0.91%
Unknown	2.09%	.	.	.	.	.	19.80%	2.07%
Multi/single status								
2 or more locations	0.85%	.	.	.	.	.	2.92%	0.89%
1 location only	0.69%	.	.	.	.	.	0.61%	1.46%
Percent full-time employees								
Less than 25%	4.14%	.	.	.	.	.	6.85%	3.68%
25-49 %	2.78%	.	.	.	.	.	2.86%	3.37%
50-74 %	2.43%	.	.	.	.	.	2.25%	2.75%
75% or more	0.81%	.	.	.	.	.	0.59%	0.94%
Union presence								
No union employees	0.69%	.	.	.	.	.	0.66%	0.81%
Has union employees	2.38%	.	.	.	.	.	4.93%	2.29%
Unknown	2.86%	.	.	.	.	.	6.46%	2.88%
Percent low wage employees **								
50% or more low wage	1.65%	.	.	.	.	.	1.56%	2.29%
Less than 50% low wage	0.89%	.	.	.	.	.	0.79%	1.25%
Unknown	1.62%	.	.	.	.	.	4.74%	1.67%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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